

Discover
Something
NEW



2026

OPEN ENROLLMENT GUIDE



DTCC

2026 Open Enrollment begins on October 27, 2025. You will find that our benefit offerings are largely unchanged this year. However, this makes it a great time to consider whether you have changed — your life, your family, and your needs may have evolved over time, and it's worth a fresh look to make sure your benefits keep up.

There are several other reasons why it's important that you actively enroll for coverage this year:

- If you do not attest to your tobacco use status during the enrollment process, and you have elected medical coverage, you will automatically be assigned a tobacco user premium of \$25 per pay period.
- You must re-enroll in the Health Care, Limited Purpose, and/or Dependent Care Flexible Spending Accounts (FSAs) every year, if you want to participate

Elections are saved at each screen, but it's important to go through each election screen and hit "submit" to finalize your elections and ensure you have the coverage you want in 2026. If you don't hit "submit" by the deadline, your previously saved elections will be automatically submitted and considered final.

This document will help you prepare for enrollment by covering the "need to know" essentials. For more information about your benefits, review the **Benefits Guide**.

The decisions you make during Open Enrollment matter, so carefully consider your needs for 2026 and make sure you participate in the plans that will best support you and your family.

Open Enrollment is Oct. 27 – Nov. 7, 2025

Are You a New Hire?

You will need to enroll for benefits twice: Once for the rest of 2025, and once during this Open Enrollment period for 2026.

At a Glance: What's Changing for 2026

Vision Plan Updates

Medical, dental, and vision rates will remain the same in 2026. However, you will see two changes to your vision coverage. The copay for vision examinations and lenses will be \$20. Additionally, the frames allowance will be every 24 months.

Access to Talkspace through Allstate Identity Protection

Check out a new feature for Allstate Identity Protection members who are enrolled in the Pro+ or Pro+ Cyber family plans.

Members and their families now get free access to Talkspace Go: A digital mental health platform designed to help people of all ages manage stress, anxiety, burnout, and more. This feature, normally \$29.99/month, is now included at no extra cost for eligible Allstate Identity Protection members and their family members. Members and their loved ones can download the Talkspace Go app, enter the code BARK for free access, and create an account.

PLUS \$100 off Talkspace Therapy: For deeper, one-on-one care, members can download the Talkspace Therapy app and use the code BARK100 to receive \$100 off their first month (when not using insurance).

2026 Contribution Limits for Health Care Flexible Spending Account (FSA), Limited Purpose FSA, Dependent Care FSA, and Health Savings Account (HSA)

The 2026 contribution limit for the Health Care FSA and Limited Purpose FSA is \$3,400. The 2026 contribution limit for the Dependent Care FSA is increasing to \$7,500.

The 2026 HSA contribution limit for individual accounts will rise to \$4,400 — and as always, this account includes \$500 in annual funding from DTCC. The family maximum will rise to \$8,750 with \$1,000 in annual funding from DTCC.

Remember you can elect to have a lump-sum HSA contribution withheld from any bi-weekly pay. [Learn more about the tax advantages of Health Savings Accounts.](#)

At a Glance: What's Changing for 2026 (continued)

New Rally Wellbeing Program Name and Website	In 2026, Rally's name will change to Optum Engage, and you'll use a different website to access wellbeing resources and the incentive program .
Dedicated Phone Number for Emotional Wellbeing Services	To support an upgraded Emotional Wellbeing Solutions experience, you will have a dedicated Emotional Wellbeing Solutions phone number: 800-832-8066. The new phone number will become active on January 1, 2026.
Commuter Benefit Maximum	For 2026, the commuter benefit maximum is expected to increase to \$340.
Hospital Indemnity Insurance	For 2026, current Hospital Indemnity Insurance plans will be replaced by one single plan and set of benefit amounts. If you are currently enrolled in a hospital indemnity plan, you will be grandfathered. Should you decide to change or waive coverage during Open Enrollment, you will be transitioned to our new hospital indemnity plan, which has different benefits, premiums, and terms compared to your current coverage. We encourage you to review the informational flyer to understand these changes and make an informed decision.

2026 401(k) Contribution Limits

The limit for before-tax and/or Roth 401(k) contributions is expected to be \$24,500 in 2026.

The catch-up contribution for employees 50 and older is expected to be \$8,000 and the enhanced catch-up contribution for employee 60-63 is expected to be \$11,500.

Effective January 1, 2026, participants who earned in excess of \$145,000 in FICA wages the prior year must make all catch-up contributions as Roth (after-tax).

Ready to Discover Something New?

Benefits aren't one-size-fits-all, and your needs may change over time. This Open Enrollment, check out these examples, and find the right mix of medical coverage and voluntary benefits for you and your family.



Meet Frederico

Age: **Mid 20s**

Medical plan: **CCP**

Coverage: **Employee Only**

Bi-Weekly deduction: **\$76.57**

Automatic employer funding to HSA: **\$500**

Deductible: **\$1,750**

Out-of-pocket maximum: **\$3,500 (in-network)**

Situation:

Frederico loves to play sports and is part of several community leagues, including volleyball and softball. He enrolls in the CCP because the premiums are more affordable, and he likes the tax advantages and long-term savings opportunities of the HSA. Frederico also enrolls in **Accident Insurance** because he remembers about the tricky foot fracture he endured last year while playing soccer, and if he has another sports injury (or any other type of injury), he will get a cash payment for that injury, which could help with his medical out-of-pocket expenses.

How has your life changed?

Is it time to re-consider your options?

Since I last reviewed my benefits, I . . .

- Got married
- Had a child
- Adopted a pet
- Bought a house



Meet John and Shawna

Age: **Late 30s**

Medical plan: **PSP**

Coverage: **Employee + Spouse / Domestic Partner**

Bi-Weekly deduction: **\$271.01**

Automatic employer funding to HSA: **None**

FSA pre-tax contribution: **\$2,000**

Deductible: **\$1,000**

Out-of-pocket maximum: **\$5,400**
(in-network)

Situation:

John and Shawna have a history of frequent medical visits due to Shawna's health issues that require regular specialist visits and occasional urgent care. John enrolls in the PSP since it provides predictable out-of-pocket costs for Shawna's medical appointments. For extra coverage, John also enrolls in both **Critical Illness Insurance** and **Hospital Indemnity Insurance**. Should he or Shawna have a covered illness or hospital stay, they'll receive a lump-sum cash payment up to \$30,000, which can be used to cover other medical expenses or everyday living expenses. They also contribute pre-tax dollars to their FSA to help them cover their medical costs.

Meet Genevive and Christina

Age: **Early 50s**

Medical plan: **CCP**

Coverage: **Employee + Spouse / Domestic Partner + Child(ren)**

Bi-Weekly deduction: **\$253.98**

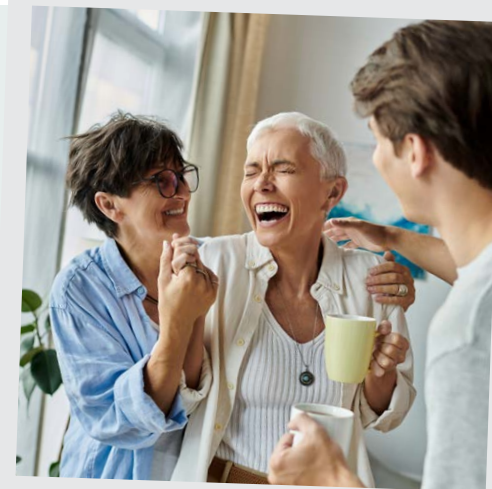
Automatic employer funding to HSA: **\$1,000**

Deductible: **\$3,500**

Out-of-pocket maximum: **\$6,850**
(in-network)

Situation:

Genevive and Christina and their three kids have a busy family life. Their son has some chronic health issues and needs regular medical care; despite this, Genevive determines that the CCP is the more affordable option, with the lower premiums and DTCC funding for the HSA. Genevive loves the triple tax benefit of the HSA: She makes the maximum contribution each year, and she pays for most medical expenses out of pocket so that she can keep her HSA savings during retirement — and earn tax free interest in the meantime. Genevive also enrolls in **Group Whole Life Insurance with Accelerated Death Benefit for Long Term Care Rider (GWL-LTC)** — she likes the flexible financial security it offers to her family, since it includes both death benefits and funds that help cover long-term care if it's ever needed.



Learn About Your Benefits

VIRTUAL BENEFITS FAIR

October 20–24

To help you learn more about DTCC's benefits offerings, we're hosting another convenient Virtual Benefits Fair this year. The Virtual Benefits Fair is a series of live and recorded sessions from our carriers, such as UHC and Cigna, that administer our benefits. Virtual Benefits Fair sessions will give you the opportunity to learn about your benefits for 2026, including what's changing, what's staying the same, and other features you need to know about before enrolling. You will be able to watch videos, ask carriers questions, and access resources about benefit options. Registration is simple and easy.

Attend a session, hear from the experts, and get your questions answered.

With so many benefits available to you, the Virtual Benefits Fair will help you learn and take advantage of the benefits that will work best for you and your family.

Have a question about a specific benefit?

Pick and choose which sessions you would like to attend, and get your questions answered.

Unable to attend a certain session but still want to learn more?

If you are unable to attend any of the sessions during the timeframe noted above, the site will stay open so you can catch up on what you want to know more about through a recorded session.



Insure Your Furry Family Members, Too!

Pet health insurance helps you protect your pet's health and your finances — [join a live session](#) to learn more and get answers to your questions.

DTCC

Events Calendar | Vendor Contact Information

Explore ways you can feel healthier and more connected.

Explore all the resources and support services available to you and your family through the Employee Assistance program.

Learn about mindful breathing or eating healthier, or find a counselor to speak to for support!

[LEARN MORE](#)

The Virtual Benefits Fair is a series of live and recorded sessions from our carriers that administer our benefits. Virtual Benefits Fair sessions will give you the opportunity to learn about your benefits for 2026, including what's changing, what's staying the same, and other features you need to know about before enrolling. You will be able to watch videos, ask carriers questions, and access resources about benefit options. Click on a tile below to start exploring!

A photograph of a person standing on a rocky outcrop, looking up at a cloudy sky with their arms outstretched. The person is wearing a yellow jacket and dark pants. The background shows a vast, open landscape with mountains in the distance.

Who's Attending?

Learn from the vendors who provide your health & wellness, financial security, life & family, and voluntary benefits. Click [here](#) for a full list of vendors and sessions.

Ready to Register?

Click [here](#) to sign up for a session, or go to bewellatdtcc.com (pw: bewell).



Why You Should Actively Enroll

- If you want to make any changes to your benefits, you need to complete the enrollment process.
- If you do not actively enroll, you and your covered dependents will keep your current medical, dental, and vision coverage, and your rate tier will be adjusted based on your enrolled dependents.
- If you enroll in a DTCC medical plan, you must actively attest your tobacco use each year during Open Enrollment, even if you do not change your medical plan. If you do not, you will be assessed a \$25 tobacco surcharge per pay period.
- If you elect Critical Illness Insurance through Allstate, you must complete a separate annual attestation to your tobacco use status to determine your contributions for 2026.
- Active enrollment is required to participate in the Health Care and/or Dependent Care Flexible Spending Accounts (FSAs) and the Limited Purpose Flexible Spending Account (LPFSA). Your current year goal election does not roll over.

Schedule a one-on-one appointment with a Benefit Center Specialist by going to the [enrollment website](#) and clicking the tile on the home page. Specialists can help you review your current benefits and decide what other benefits may be worth while to consider.

Wellbeing Update



At DTCC, we’re committed to your wellbeing and to providing you with meaningful opportunities to improve your health. And while good health is its own reward, we’re also offering financial incentives to all employees (and covered spouses/domestic partners) who completed designated wellbeing activities by August 31, 2025.*

- Approximately 50% of DTCC employees are eligible for discounts on their medical plan payroll deductions in 2026 because they completed activities to earn **wellness incentives**.
- If you missed the window to complete the required activities this year, you’ll have the chance to **earn your 2027 incentives** beginning January 1, 2026. Watch for additional updates early next year.

How Your Wellbeing Impacts Your Costs	
Wellbeing Incentives	Tobacco Use Surcharge
2025 Activities for 2026 Incentives: • If you completed your activities to earn wellness incentives, your payroll deductions for medical coverage will be reduced by \$20 each bi-weekly pay period (\$520 per year). • If your covered spouse or domestic partner completed the activities to earn wellness incentives, your payroll deductions for medical coverage will be reduced by an additional \$8 each bi-weekly pay period (\$208 per year). Reminder: Incentive Visibility During Open Enrollment If you do not see your incentive reflected in the Open Enrollment flow, please take the following steps: • Log into Rally and confirm that your incentive activity shows 100% completion. • Take a screenshot of the completion confirmation. • Email the screenshot to usbenefits1@dtcc.com. • Complete your enrollment, do not delay. Please note: This may be a timing issue related to when UnitedHealthcare receives your physical confirmation. Your prompt action will help ensure your incentive is properly applied for 2026.	You’ll pay a \$25 per pay period surcharge if you participate in the medical plan and: • You are a tobacco user, and you have not completed a tobacco cessation program* by the time you enroll for your 2026 benefits, or • You do not attest to your tobacco use status during Open Enrollment. Reminder: “Tobacco Use” is the use of any tobacco product in the prior 60 days, including but not limited to: cigarettes, cigars, pipes, all forms of smokeless tobacco (chewing tobacco, snuff, dip, or any other product that contains tobacco), clove cigarettes, and any other smoking devices that use tobacco such as hookahs, e-cigarettes, etc. * <i>Quit For Life</i> is a comprehensive tobacco cessation program available at no cost to you. Visit myquitforlife.com/depositorytrust for more information.

*If your provider has not submitted the claim by August 31, there may be delays in credit being reflected in the system.

The Consumer Choice Plan with Health Savings Account

Take a Closer Look at What It Offers

Consumer-driven health plans, such as DTCC's Consumer Choice Plan (CCP), give you more control over how your healthcare dollars are spent. This type of plan has a higher deductible, which encourages you to be a wise consumer of healthcare. In return, your payroll deductions are lower — and you receive up to \$1,000 from DTCC if you enroll in a Health Savings Account (HSA), which can help you build pre-tax savings to pay for healthcare needs in retirement.

CCP participants can also establish a Limited Purpose Flexible Spending Account (LPFSA) to save money on eligible dental and vision expenses.

Now is a great time to take another look at the many benefits of the CCP to help prioritize total wellbeing for you and your family.

To make sure you're enrolled in the plan that best meets your needs, use the Medical Expense Estimator, available as part of the enrollment process at the [DTCC Benefits Center](#) beginning October 27, 2025.

Remember that DTCC's consumer-driven health plan features a Health Savings Account (HSA) — with an up-front employer contribution each year. [Watch this video](#) to learn more about how HSAs work and better understand how this type of savings account might fit into your short- and long-term plans for physical and financial wellbeing.

Note: Please view the video outside of DTCC's firewall.

Medical Plan Rates

2026 Bi-Weekly Deduction

The amounts shown below do not reflect the reduction for completing the [wellness activities](#) and do not include the tobacco use surcharge — see [page 13](#) for details. For more information about each of these benefits, please review the [Benefits Guide](#).

Salary Band	Employee Only		Employee + Spouse / Domestic Partner		Employee + 1 Child		Employee + 2 or More Children		Employee + Spouse / Domestic Partner + Child(ren)	
	PSP	CCP	PSP	CCP	PSP	CCP	PSP	CCP	PSP	CCP
Less than \$65,000	\$78.71	\$48.51	\$171.65	\$105.27	\$171.65	\$105.27	\$261.99	\$160.85	\$261.99	\$160.85
\$65,000 – \$99,999	\$99.43	\$61.27	\$216.81	\$132.97	\$216.81	\$132.97	\$330.93	\$203.18	\$330.93	\$203.18
\$100,000 – \$149,999	\$124.29	\$76.57	\$271.01	\$166.20	\$271.01	\$166.20	\$413.66	\$253.98	\$413.66	\$253.98
\$150,000 – \$184,999	\$132.57	\$81.68	\$289.08	\$177.29	\$289.08	\$177.29	\$441.25	\$270.91	\$441.25	\$270.91
\$185,000 – \$224,999	\$140.86	\$86.79	\$307.16	\$188.36	\$307.16	\$188.36	\$468.82	\$287.86	\$468.82	\$287.86
\$225,000+	\$140.86	\$86.79	\$307.16	\$188.36	\$307.16	\$188.36	\$468.82	\$287.86	\$468.82	\$287.86

Dental and Vision Plan Rates

2026 Bi-Weekly Deduction

Salary Band	Employee Only			Employee + Spouse / Domestic Partner			Employee + 1 Child			Employee + 2 or More Children			Employee + Spouse / Domestic Partner + Child(ren)		
	DHMO	DPPO	VISION	DHMO	DPPO	VISION	DHMO	DPPO	VISION	DHMO	DPPO	VISION	DHMO	DPPO	VISION
Less than \$65,000	\$2.00	\$6.00	\$2.60	\$3.00	\$13.00	\$3.90	\$3.00	\$13.00	\$3.90	\$3.00	\$16.00	\$6.50	\$4.00	\$16.00	\$6.50
\$65,000 – \$99,999	\$2.00	\$7.00	\$2.60	\$4.00	\$15.00	\$3.90	\$4.00	\$15.00	\$3.90	\$4.00	\$18.00	\$6.50	\$4.00	\$18.00	\$6.50
\$100,000 – \$149,999	\$2.00	\$9.00	\$2.60	\$4.00	\$17.00	\$3.90	\$4.00	\$17.00	\$3.90	\$4.00	\$21.00	\$6.50	\$5.00	\$21.00	\$6.50
\$150,000 – \$184,999	\$2.00	\$10.00	\$2.60	\$5.00	\$19.00	\$3.90	\$5.00	\$19.00	\$3.90	\$5.00	\$25.00	\$6.50	\$6.00	\$25.00	\$6.50
\$185,000 – \$224,999	\$3.00	\$11.00	\$2.60	\$5.00	\$20.00	\$3.90	\$5.00	\$20.00	\$3.90	\$5.00	\$26.00	\$6.50	\$6.00	\$26.00	\$6.50
\$225,000+	\$3.00	\$13.00	\$2.60	\$6.00	\$26.00	\$3.90	\$6.00	\$26.00	\$3.90	\$6.00	\$32.00	\$6.50	\$8.00	\$32.00	\$6.50

Factors that Affect Your Medical Rate



Wellbeing Activities

- If you completed **activities to earn wellness incentives** by August 31, 2025, you will receive a \$20 reduction in your bi-weekly medical plan deductions.
- If both you and your covered spouse completed activities to earn wellness incentives, you will receive an additional \$8 reduction in your bi-weekly medical plan deductions (\$28 reduction total).
- If you were hired on or after August 1, 2025, you automatically qualify for the premium reduction.



Tobacco Use Status

You'll pay a \$25 per pay period surcharge if you participate in the medical plan and:

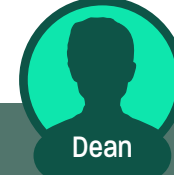
- You are a tobacco user, and you have not completed a tobacco cessation program by the time you enroll for your 2026 benefits, or
- Even if you do not wish to change your medical plan, you must attest your tobacco use status during Open Enrollment.

Example



Sandy

Annual Salary: \$116,000



Dean

Annual Salary: \$91,000

	Sandy	Dean
Standard bi-weekly rate	\$76.57 (Sandy chose Employee Only coverage in the CCP)	\$216.81 (Dean chose Employee plus Spouse / Domestic Partner Coverage in the PSP)
Wellbeing activity credits	- \$20.00 (Sandy completed the annual physical and health survey)	- \$28.00 (Dean and his wife both completed the annual physical and health survey)
Tobacco surcharge	+ \$0.00 (Sandy does not use tobacco)	+ \$25.00 (Dean uses tobacco)
Final rate:	\$56.57	\$213.81

Pre-Enrollment Checklist

- ✓ Review this enrollment guide; for more information about each of these benefits, please review the **Benefits Guide**.
- ✓ Evaluate if one or more of the voluntary benefits are right for you.
- ✓ Attend **Virtual Benefits Fair sessions** to get a deeper understanding of your benefits options and ask questions (see schedule on **page 18**).
- ✓ **Schedule an appointment** with a Benefit Center Specialist if needed or contact **Health Advocate** at 866.695.8622 to review your options and receive the guidance you may need!

Remember to...

- ✓ Attest to your tobacco use status.
- ✓ Make your medical/Rx, dental, and vision plan elections.
- ✓ Make your pre-tax savings account elections (e.g., HSA, Health Care FSA, Dependent Care FSA, Limited-purpose FSA).
- ✓ Enroll for voluntary benefits, if you want this coverage.
- ✓ Check your beneficiary designations and make changes as necessary.



If you want to see your current (2025) benefits elections, go to mydtccbenefits.com and click on the "Your Health & Insurance Coverage" tile. While you're there, explore the other sections to see personalized information about all your benefits in one place.

Remember, you must attest to your tobacco use status. If you're currently enrolled in our medical plan and don't actively enroll for 2026, you will pay the tobacco use surcharge (\$25 per pay period).

How to Enroll

Open Enrollment is Oct. 27 – Nov. 7, 2025

From Any Computer:

1. Visit mydtccbenefits.com (please use Google Chrome).
2. Log in with your User ID and Password.
3. Click on the “Open Enrollment” tile.
4. Follow the prompts to complete the Open Enrollment process, including attesting to your tobacco use status.

From Your Work Station:

Single Sign-On (SSO) from the DTCC Intranet — no user ID or password required!

From the Alight Worklife™ Mobile App:



Visit alight.com/app



App can be downloaded to personal mobile devices; it cannot be downloaded to DTCC corporate-issued devices

By Phone:

Call the DTCC Benefits Center at 855-800-DTCC (855-800-3822), Monday through Friday, 8:00 a.m. – 8:00 p.m. Eastern Time, excluding holidays.

What You'll Need:

- Your User ID*
- Your Benefits Center password*
- The names, birth dates, Social Security numbers, and addresses of your eligible dependents and/or beneficiaries
- Documentation for newly eligible dependents

** Unless you access through the DTCC Intranet SSO.*

Your Elections Save Automatically

As you proceed through the Open Enrollment process, your elections will save automatically, even if you don't complete the process by clicking “Submit.” So be sure you finalize your enrollment decisions by Friday, November 7, 2025, at 11:59 p.m. Central Time — any elections you've made by that point in time will become final.

Receive Personalized Support

Schedule an Appointment to Review Your Benefits

Schedule a one-on-one appointment with a Benefit Center Specialist by going to the [enrollment website](#) and clicking the tile on the home page. Specialists can help you review your current benefits and decide what other benefits may be worth while to consider.

Get Help Navigating the Healthcare System

Health Advocate can help you navigate the healthcare system by helping you locate in-network providers, make appointments, clarify coverage, research and resolve medical claims and billing issues, explain diagnoses and treatment options, and more. Visit HealthAdvocate.com/members and find ways to register [here](#).

Other Important Notes

- **Spend down your FSAs.** Unlike with an HSA, FSA funds do not roll over year to year; any unused contributions will be lost. For 2025 FSAs, the grace period runs through March 15, 2026.
- **You won't have another chance to change your benefits for 2026.** Your elections — or your default coverage, if you don't actively enroll — will remain in effect for 2026, unless you experience a change in status.

A change in status is an event that permits you to make certain changes to your benefits elections outside of Open Enrollment. Change in status rules are subject to federal regulations and affect medical/Rx, dental, vision, spending account, life insurance, and long-term disability plans.

Any change to your benefits that you make as a result of a change in status must be on account of and consistent with the event you experienced. You must request the benefits change within 31 days of the event.

Current Health Care FSA Participants

If you switch from the PSP to the CCP:

- You cannot have a Health Care FSA and an HSA at the same time.
- CCP participants may have a limited-purpose FSA to cover eligible dental and vision expenses, along with an HSA.
- If you enroll in the CCP for 2026, you must spend any remaining Health Care FSA funds and submit all claims by December 31, 2025 — the normal grace period between January 1 and March 15 will not apply.
- If you don't have a \$0 balance in your Health Care FSA on December 31, 2025, you must wait until April 1, 2026, to receive the DTCC HSA contribution and start your pre-tax payroll deductions to your HSA.



Benefits Snapshot

This table highlights some of the key benefits available to you as a DTCC employee. Plan details are available in the [Benefits Guide](#).

Medical / Prescription Drug	DTCC offers two plan options with UnitedHealthcare (UHC): The Consumer Choice Plan (CCP) and the Point of Service Plan (PSP).
Pre-Tax Savings Accounts	Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) let you set aside pre-tax funds for eligible expenses. Based on hire date, you are also eligible to receive employer contributions to the Pension Contribution Account (PCA). Employees hired before May 1, 2009, are also eligible to receive Pension Transition Account contributions in addition to PCA contributions.
Dental and Vision	DTCC's dental and vision plans are managed by Cigna.
Voluntary Benefits	DTCC offers a range of voluntary benefit options. Group Accident Insurance, Group Hospital Indemnity Insurance, Group Critical Illness Insurance, and Group Whole Life Insurance with Accelerated Death Benefit for Long Term Care Rider provide cash payments in the event that a covered incident occurs. You can also elect Legal Insurance, Identity Theft Insurance, Auto Insurance, and/or Pet Insurance.
Life Insurance	DTCC provides Basic Life Insurance at no cost to you and offers Supplemental Life Insurance options, all through Prudential.
Accidental Death & Personal Loss Insurance	DTCC provides Accidental Death & Personal Loss (AD&PL) Insurance through Prudential at no cost to you.
Disability Coverage	DTCC provides Short-Term Disability (STD) and Long-Term Disability (LTD) coverage through Prudential at no cost to you.
DTCC Savings Plan	Under the DTCC Savings Plan, DTCC matches 50% of your contributions, up to 6% of your eligible compensation.

Virtual Benefits Fair Sessions

WHAT	WHEN (ALL TIMES EASTERN)
Accident, Critical Illness, GWL-LTC, and Hospital Indemnity Insurance (Allstate)	<u>Monday, Oct. 20, 10:00 – 11:00 a.m.</u> & <u>Thursday, Oct. 23, 3:00 – 4:00 p.m.</u>
Wellbeing (Rally)	<u>Monday, Oct. 20, 12:00 – 12:30 p.m.</u> & <u>Thursday, Oct. 23, 10:30 – 11:00 a.m.</u>
Employee Assistance Program (United Behavior Health)	<u>Monday, Oct. 20, 1:00 – 1:30 p.m.</u> & <u>Thursday, Oct. 23, 9:30 – 10:00 a.m.</u>
Gym and Fitness Discounts (Active&Fit)	<u>Monday, Oct. 20, 1:45 – 2:15 p.m.</u> & <u>Tuesday, Oct. 21, 1:30 – 2:00 p.m.</u>
Dental & Vision (Cigna)	<u>Monday, Oct. 20, 2:30 – 3:00 p.m.</u> & <u>Wednesday, Oct. 22, 10:00 – 10:30 a.m.</u>
Employee Discounts (PlumBenefits)	<u>Monday, Oct. 20, 3:30 – 4:00 p.m.</u> & <u>Friday, Oct. 24, 12:30 – 1:00 p.m.</u>
Pet Insurance & Pet Discount Plan (Pet Benefit Solutions)	<u>Tuesday, Oct. 21, 10:00 – 10:30 a.m.</u> & <u>4:00 – 4:30 p.m.</u>
Diabetes Management (Level2)	<u>Tuesday, Oct. 21, 11:00 – 11:30 a.m.</u> & <u>Thursday, Oct. 23, 1:30 – 2:00 p.m.</u>
Pregnancy and Postpartum Support (Maven)	<u>Tuesday, Oct. 21, 12:00 – 12:30 p.m.</u> & <u>Thursday, Oct. 23, 2:30 – 3:00 p.m.</u>
Financial Counseling (Ayco)	<u>Tuesday, Oct. 21, 1:00 – 1:30 p.m.</u> & <u>Thursday, Oct. 23, 12:30 – 1:00 p.m.</u>
Legal Insurance (ARAG)	<u>Tuesday, Oct. 21, 2:15 – 2:45 p.m.</u> & <u>Wednesday, Oct. 22, 12:00 – 12:30 p.m.</u>
Identity Theft Insurance (Allstate)	<u>Tuesday, Oct. 21, 3:00 – 3:30 p.m.</u> & <u>Wednesday, Oct. 22, 11:00 – 11:30 a.m.</u>
Family Care & Education Support (Bright Horizons)	<u>Wednesday, Oct. 22, 1:00 – 1:30 p.m.</u> & <u>Friday, Oct. 24, 1:30 – 2:00 p.m.</u>
Medical (UnitedHealthcare)	<u>Wednesday, Oct. 22, 2:00 – 2:45 p.m.</u> & <u>Friday, Oct. 24, 10:00 – 10:45 a.m.</u>
Financial Literacy (Bank of America)	<u>Wednesday, Oct. 22, 3:00 – 3:30 p.m.</u> & <u>Friday, Oct. 24, 2:30 – 3:00 p.m.</u>
Healthcare System Navigation (Health Advocate)	<u>Wednesday, Oct. 23, 10:00 – 10:30 a.m.</u> & <u>Friday, Oct. 24, 3:30 – 4:00 p.m.</u>
Home Lending (Chase Home Lending)	<u>Thursday, Oct. 23, 11:30 a.m. – 12:00 p.m.</u> & <u>Friday, Oct. 24, 11:30 a.m. – 12:00 p.m.</u>

Online Open Enrollment Q&A Sessions

Tuesday, October 28, 10 - 11 a.m. Eastern time

Wednesday, November 5, 2 - 3 p.m. Eastern time

This 2026 Benefits Enrollment Guide is a summary of material modifications ("SMM") for the Depository Trust & Clearing Corporation Welfare Benefits Plan, Plan #501. This SMM amends the most recent Summary Plan Description ("SPD"), available at mydtccbenefits.com, and should be read together with the SPD. The SMM describes changes and provides clarifications to the SPD regarding the rules applicable to and benefits provided by the plans.